

February 7, 2009

United States Bankruptcy Court  
One Bowling Green  
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005  
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

**Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.**

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. We were given no decision to make, just told we would be retiring on a specific date. We had little time to prepare for retirement, and little time to adjust to a significantly reduced income before we were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, but also every community where retirees live.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. As you know, the cost of living has increased significantly in the last two years. This coupled with the loss of health care benefits would have a crippling effect on the lives of every retiree of Delphi Corporation.

It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits are currently scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Please know that each of the 15,000 retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

**We ask you to REJECT this motion.**

Sincerely yours,



Thomas Larobardiere  
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Three Rivers, MI  
1.616.406.7915 phone

**Note:** Please note that our parent company GM (which I was not given a choice to stay with or I would of) has announced a reasonable solution to this issue of cutting costs with time. I quote:

Health Care Coverage In Retirement Update

Effective January 1, 2010, GM will cancel health care coverages and benefits (medical, dental, vision, and Extended Care Coverage as well as the Medicare Part B Special Benefit) for salaried retirees, surviving spouses and eligible dependents who are under age 65 and who are eligible for Medicare.

The cancellation of health care coverages will occur at the individual level, allowing salaried retirees, surviving spouses and dependents, who are under age 65 and not eligible for Medicare, to remain covered by the General Motors Salaried Health Care Program until they reach age 65, or until they become eligible for Medicare.

This change will not impact those individuals who are considered to have End Stage Renal Disease (ESRD) as defined by Medicare.

To help offset health care costs an individual may incur, GM is establishing a company-funded Health Reimbursement Account (HRA) for impacted retirees or surviving spouses only. Dependent spouses and dependent children impacted by this change are not eligible for an HRA.

Beginning January 1, 2010, GM will provide \$260 per month of medical expense credits. The funds available through the HRA are non-taxable, but may only be used for qualified health care expenses, including monthly premiums, deductibles and co-pays. The monthly HRA contribution will continue until the eligible retiree or surviving spouse reaches age of 65. At that time, the HRA contribution will cease and the \$300 (taxable) monthly Pension Benefit will start.

To help individuals enroll in an individual health care plan, GM has contracted with Extend Health. Extend Health is the same company that assisted over 60,000 salaried retirees, surviving spouses and dependents, age 65 & older, enroll in Medicare Supplemental or Medicare Advantage plans effective January 1, 2009.